C No.	h 11i4a	L Secret Toy	T DB	Time stamp
$\overline{}$	mber Hits	Search Text (filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3)	USPAT;	Time stamp 2001/12/07 15:01
1	\ \ ^ 2	near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB;	2001/12/07 13.01
ļ	1.11	verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	EPO; JPO;	
	r lalareb	(number\$3 or digit\$4)	DERWENT:	
	(M) (M)	(number 40 or digital)	IBM TDB	
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:05
-	L "	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/01 10:00
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
	(1)	near14 (account\$3) near7 (number\$3 or digit\$4)	DERWENT;	
	1 diffe	,	IBM TDB	
3) (109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT;	2001/12/07 15:29
	por	commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
4	3		USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
	İ	near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5))		000444040745
5	$1 \mid 1 \mid$	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
	Dad Wat	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
	14 11 M	(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
1	· W \	near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
1		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)		
6	24	1	USPAT;	2001/12/07 15:34
١٥	24	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	2001/12/07 10:04
		(transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:59
'	Minet	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
	4471	(transact\$5)) and (filter\$5)	EPO; JPO;	1
	1 http		DERWENT;	
	1.1.		IBM TDB	
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:00
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
1		(transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
			DERWENT;	
			IBM TDB	0004440:07 10 55
9	12		USPAT;	2001/12/07 16:00
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (filter\$5) and (incentive\$5)	EPO; JPO;	
			DERWENT;	
			IBM TDB	

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L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3)	USPAT;	2001/12/07 15:01
		near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB;	
		verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	EPO; JPO;	
		(number\$3 or digit\$4)	DERWENT;	
		(and 1:402 and abites or amortes or bankes) near 7 (aard 92)	IBM TDB USPAT;	2001/12/07 15:05
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/07 15.05
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)	DERWENT;	
		(13.11.10)	IBM TDB	
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT;	2001/12/07 15:29
		commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)	EPO; JPO;	
			DERWENT; IBM TDB	
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
1 4	3	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB,	2001/12/07 10:20
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
_		(transact\$5))	USPAT;	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/07 13.20
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5)) and (filter\$5)		0004/40/07 45 04
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:34
	ļ	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	US-PGPUB; EPO; JPO;	
		(transactos)) and (merchantos or seneros) hear 12 (dentos)	DERWENT;	
			IBM TDB	
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:59
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (filter\$5)	EPO; JPO;	
			DERWENT; IBM TDB	
。	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:00
8	'	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	2001/12/07 10:00
		(transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:06
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB; EPO; JPO;	
		(transact\$5)) and (filter\$5) and (incentive\$5)	DERWENT;	
			IBM TDB	
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:10
		seller\$3) near12 (uniqu\$) near14 (account\$3) near15	US-PGPUB;	
		(merchant\$4 or seller\$4)	EPO; JPO;	
			DERWENT;	
		(authorized as autombio ted as varient) = as 40 (march auton)	IBM TDB	2001/12/07 16:11
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or	USPAT; US-PGPUB;	2001/12/0/ 10.11
		seller\$4)	EPO; JPO;	
		301101ψ1 <i>j</i>	DERWENT;]
			IBM TDB	
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
		or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)) and (currenc\$4 or amount\$4)	EPO; JPO;	
			DERWENT;	
	<u> </u>		IBM TDB	

I Nimber	Llito	Search Text	DB	Time stamp
L Number	Hits 2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3)	USPAT;	2001/12/07 15:01
1		near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB;	2001/12/07 13.01
		verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	EPO; JPO;	
		(number\$3 or digit\$4)	DERWENT;	
		(number \$3 or digita +)	IBM TDB	
	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:05
2	٦	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/07 13.03
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)	DERWENT:	
		near 14 (account 40) near (number 40 or digita 4)	IBM TDB	
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT;	2001/12/07 15:29
	109	commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	2001/12/07 10:20
		(transact\$5)	EPO; JPO;	
		(transactes)	DERWENT;	
			IBM TDB	
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT:	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5))		
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5)) and (filter\$5)		
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:34
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:59
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (filter\$5)	EPO; JPO;	
			DERWENT;	
		//	IBM TDB	2004/42/07 46:42
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT; US-PGPUB;	2001/12/07 16:42
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
		(transactos)) and (interps) and (incentiveos) and (awardo4)	DERWENT;	
			IBM TDB	
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT:	2001/12/07 16:30
9	'2	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB	2001/12/0/ 10:00
		(transact\$5)) and (filter\$5) and (incentive\$5)	EPO; JPO;	
		(transactor) and (mestor) and (mestare)	DERWENT;	
			IBM TDB	
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:10
1		seller\$3) near12 (uniqu\$) near14 (account\$3) near15	US-PGPUB;	
		(merchant\$4 or seller\$4)	EPO; JPO;	
			DERWENT;	
1		· ·	IBM TDB	
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:11
		seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)	EPO; JPO;	
		,	DERWENT,	
			IBM TDB	
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
1		or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)) and (currenc\$4 or amount\$4)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
		4	•	

13	3	(((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
1		or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
ŀ		seller\$4)) and (currenc\$4 or amount\$4)) and ((credit\$3 or	EPO; JPO;	
		debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19	DERWENT;	
		(mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7	IBM TDB	
1		or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14		
		(account\$3) near7 (number\$3 or digit\$4))		
14	8	(("6226624") or ("6000832") or ("6021202") or ("5805798") or	USPAT	2001/12/07 16:40
··		("6068194") or ("5964831") or ("6209095") or		
		("6327578")).PN.		
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14	USPAT:	2001/12/07 16:45
	•	(1/0)	US-PGPUB:	
			EPO: JPO:	
			DERWENT;	
			1	
			IBM TDB	

Ciffier\$\frac{3}{2} \text{ near7 (card\$\$2) near16 (card\$\$2) near16 (card\$\$2) near18 (card\$\$3) near14 (account\$3) near3 (card\$\$2) near19 (card\$\$3 or delpit\$\$4) \text{ near7 (card\$\$2) near19 (mercant\$\$3 or unauthoriz\$3 merchant\$\$3 near14 (neuthorix\$7 or authenticat\$7 or verif\$\frac{4}{2}\$ near19 (card\$\$2) near19 (card\$\$3) near14 (account\$3) near3 (card\$\$2) near14 (account\$3) near4 (account\$3) near4 (account\$3) near4 (account\$3) near5 (dard\$\$2) near19 (mercant\$3 or bank\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5) near18 (mercant\$3) near18 (authorix\$7 or authenticat\$7 or verif\$\frac{4}{2}\$ near19 (mercant\$3) near14 (account\$3) near7 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5) near18 (mercant\$3) near17 (mimber\$3 or digit\$3) near18 (authorix\$7 or authenticat\$7 or verif\$\frac{4}{2}\$ near19 (mercant\$3) near14 (account\$3) near17 (mimber\$3 or digit\$3) near18 (authorix\$7 or authenticat\$7 or verif\$\frac{4}{2}\$ near19 (mercant\$3) near18 (account\$3) near17 (mimber\$3 or digit\$3) near18 (account\$3) near18 (account\$3) near17 (mimber\$3 or digit\$3) near18 (account\$3) near18 (account\$3) near19 (mimber\$3 or digit\$3) near12 (mintat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) ergin\$4 or evaluat\$4 (near13 (transact\$5)) and (incentive\$5) ergin\$4 or evaluat\$4 (near13 (transact\$5)) and (incentive\$5) ergin\$4 o	I Number	Hits	Search Text	DB	Time stamp
Near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (card\$2) DERWENT, IBM TDB (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near18 (actuhoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near14 (account\$4) near15 (uniqu\$3) near14 (account\$3) near16 (account\$4) near13 (transact\$5) unear18 (actuhoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near14 (account\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near14 (account\$3) near18 (account\$3) near17 (number\$3 or digit\$4) near13 (uniqu\$3) near14 (account\$3) near17 (number\$3 or digit\$4) near13 (uniqu\$3) near14 (account\$3) near17 (number\$3 or digit\$4) near13 (uniqu\$3) near14 (account\$3) near14 (uniqu\$4) near13 (uniqu\$3) near14 (account\$3) near14 (uniqu\$4) near13 (uniqu\$4) near13 (uniqu\$5) or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (uniqu\$5) or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (uniqu\$5) near18 (account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (uniqu\$5) near18 (uniqu\$6) near18 (u	L Number				
verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (card\$2)	'			•	2001/12/07 10:01
Credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) USPAT; USPA					
SAPAT; S					
2 3			(number wo or digital)		
near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (initiat\$5 or Commence\$\$6 or start\$4 or begin\$4 or evaluat\$4) near13 (credit\$3 or debit\$5 or smart\$3 or digit\$4) near13 (transact\$5)	,	3	(credits3 or dehits5 or smarts3 or hanks3) near7 (card\$2)		2001/12/07 15:05
(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)		·			2001/12/01 10:00
near14 (account\$3) near7 (number\$3 or digit\$4) DERWENT; IM TOB (account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5) 2 ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near1 (num\$5) near14 (account\$3) near16 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5) 2 ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near16 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) 2 ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near16 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)					
109					
109			near 14 (account \$5) near (number \$5 or digitar)		
Commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 Us-PG-PUB; EPC, JPO, DERWENT; IBM TDB Us-PG-PUB; EPC, JPO, DERWENT	2	100	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or		2001/12/07 15:29
(transact\$5)		109			2001/12/07 10.25
3					
3 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 USPAT: US-PGPUB; EPO; JPO: DERWENT; IBM TDB USPAT; US-PGPUB; EPO; J			(transactyo)		
3					
near19 (mercants3 or unauthoriz\$3 merchants3) near18 univoris\$7 or authenticias\$7 or verify\$4) near15 (uniqus3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$4)) and ((redit\$5) or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 ((account\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near14 (account\$3) near16 (uniqus3) near16 ((account\$3) near17 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (filter\$5) and (filter\$5) (account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (filter\$5) ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (incentive\$5) and (incentive\$5) and (incentive\$5) and (incentive\$5) near12 (initiat\$5 or commence\$5 or start\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or s	ا _ا ا	3	((credit\$3 or dehit\$5 or smart\$3 or hank\$3) near7 (card\$2)		2001/12/07 15:20
(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near11 (number\$3 or digit\$4) and ((account\$3) near11 (number\$3 or digit\$3) near13 (transact\$5))	7	3			2001/12/01 10:20
near14 (account\$3) near7 (number\$3 or digit\$4) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)					
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11 89 (authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4) 12 76 ((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or DERWENT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB USPAT; US-PGPUB; EPO; JPO; DERWENT; Seller\$4)) and (currenc\$4 or amount\$4) 12 [2001/12/07 16:25]					
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12 76 ((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4) DERWENT; IBM TDB USPAT; US-PGPUB; EPO; JPO; DERWENT;]				
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12 76 ((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4) USPAT; US-PGPUB; EPO; JPO; DERWENT;				•	
or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4) US-PGPUB; EPO; JPO; DERWENT;					
seller\$4)) and (currenc\$4 or amount\$4) EPO; JPO; DERWENT;	12	76		1	2001/12/07 16:25
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	1	1	seller\$4)) and (currenc\$4 or amount\$4)		
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13	3	(((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25
14	8	(("6226624") or ("6000832") or ("6021202") or ("5805798") or ("6068194") or ("5964831") or ("6209095") or ("6327578")).PN.	USPAT	2001/12/07 16:40
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:53
16	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:04
17	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:11
18	3	(transmit\$5 or convey\$5) near15 (validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:19
19	4	(validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:20

L Number	Hits	Search Text	DB	Time stamp
1	7	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 14:30